

City of Grapevine
Medical Plan Benefit Designs
2009-2010 Plan Year

Coverage	Platinum		Gold		Platinum	Monthly Premiums
	In Net	Out of Net	In Net	Out of Net		
Individual Deductible	\$2,500	\$3,000	\$1,750	\$2,250	EE Only	plus \$25**
Family Deductible	\$5,000	\$6,000	\$3,500	\$4,500	EE + Child	\$33
Co-Insurance %	80%	60%	80%	60%	EE + Spouse	\$37
Out of Pocket (incl. Deductible)					EE + Family	\$60
Single OOP	\$3,500	\$4,000	\$2,750	\$3,250		
Family OOP	\$7,000	\$8,000	\$5,500	\$6,500		
Dr. Copay	*see below	*see below	*see below	*see below		
HRA (Single)	\$1,000		\$1,000		Gold	
HRA (Family)	\$2,000		\$2,000		EE Only	\$0
Threshold Deductible net OOP					EE + Child	\$67
Individual Threshold	\$1,500	\$2,000	\$750	\$1,250	EE + Spouse	\$74
Family Threshold	\$3,000	\$4,000	\$1,500	\$2,500	EE + Family	\$120
Individual Net OOP	\$2,500	\$3,000	\$1,750	\$2,250		
Family Net OOP	\$5,000	\$6,000	\$3,500	\$4,500		
Wellness, \$250/person/year	\$25	*see below	\$25	*see below		
HSA Seed Money						
Single		\$400				
Family		\$800				

Coverage	Silver		Bronze		Silver	Monthly Premiums
	In Net	Out of Net	In Net	Out of Net		
Individual Deductible	\$2,000	\$2,500	\$500	\$1,000	EE Only	\$21
Family Deductible	\$4,000	\$5,000	\$1,000	\$2,000	EE + Child	\$100
Co-Insurance %	80%	60%	80%	60%	EE + Spouse	\$111
Out of Pocket (incl. Deductible)					EE + Family	\$180
Single OOP	\$3,000	\$3,500	\$1,500	\$2,000		
Family OOP	\$6,000	\$7,000	\$3,000	\$4,000		
Dr. Copay	\$25	*see below	*see below	*see below		
HRA (Single)	\$750		\$0		Bronze	
HRA (Family)	\$1,500		\$0		EE Only	\$28
Threshold Deductible net OOP					EE + Child	\$133
Individual Threshold	\$1,250	\$1,750	\$500	\$1,000	EE + Spouse	\$148
Family Threshold	\$2,500	\$3,500	\$1,000	\$2,000	EE + Family	\$240
Individual Net OOP	\$2,250	\$2,750	\$1,500	\$2,000		
Family Net OOP	\$4,500	\$5,500	\$3,000	\$4,000		
Wellness, \$250/person/year	\$25	*see below	\$25	*see below		

*subject to the deductible then paid at co-insurance rate

** Can be contributed to either a flex med account or an HSA account

HRA & HSA seed money contributed by the City

Platinum used to be plan 6

Gold - plan 3

Silver - plan 4

Bronze - plan 1